

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Gwendolyn F McMiller

Debtor(s)

Case No. 15 B 23113

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2015.
- 2) The plan was confirmed on 09/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/02/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/21/2016.
- 5) The case was Dismissed on 12/07/2016.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,825.00
Less amount refunded to debtor	\$188.88

**NET RECEIPTS:** **\$6,636.12**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$253.62
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,253.62**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Health Care	Unsecured	700.00	NA	NA	0.00	0.00
Authorized Payday	Unsecured	960.00	NA	NA	0.00	0.00
Automotive Credit	Unsecured	NA	6,791.44	6,791.44	0.00	0.00
Automotive Credit	Secured	6,000.00	12,791.44	6,000.00	3,638.13	266.07
CB USA	Unsecured	178.00	NA	NA	0.00	0.00
Chase Bank	Unsecured	1,572.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	670.00	3,044.29	3,044.29	0.00	0.00
Cottonwood Financial Ltd	Secured	500.00	4,108.36	500.00	375.83	12.47
Cottonwood Financial Ltd	Unsecured	NA	3,608.36	3,608.36	0.00	0.00
Department Of Education	Unsecured	0.00	93,790.75	93,790.75	0.00	0.00
Department Of Education	Unsecured	0.00	55,919.85	55,919.85	0.00	0.00
Department Of Education	Unsecured	0.00	94,214.62	94,214.62	0.00	0.00
Department Of Education	Unsecured	338,709.00	110,737.73	110,737.73	0.00	0.00
Enhanced Recovery	Unsecured	520.00	NA	NA	0.00	0.00
First Choice Loans	Unsecured	500.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	392.00	NA	NA	0.00	0.00
GE Money Bank	Unsecured	1,081.00	NA	NA	0.00	0.00
Governors State University	Unsecured	0.00	8,194.00	8,194.00	0.00	0.00
Green Tree Servicing LLC	Secured	17,500.00	34,028.67	17,500.00	0.00	0.00
Green Tree Servicing LLC	Secured	196,378.00	245,466.56	215,466.56	0.00	0.00
Illinois Bell Telephone Company	Unsecured	685.00	1,058.98	1,058.98	0.00	0.00
Illinois Dept Human Services	Unsecured	5,000.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	18,695.00	27,307.60	27,307.60	0.00	0.00
MB Financial	Unsecured	257.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	1,250.00	540.00	540.00	0.00	0.00
Municipal Collections Of America	Unsecured	1,080.00	1,080.00	1,080.00	0.00	0.00
Municipal Collections Of America	Unsecured	1,350.00	1,350.00	1,350.00	0.00	0.00
Municipal Collections Of America	Unsecured	8,371.00	250.00	250.00	0.00	0.00
Nicor Gas	Unsecured	1,500.00	1,599.63	1,599.63	0.00	0.00
Northeastern Illinois University	Unsecured	1,936.00	1,990.75	1,990.75	0.00	0.00
Porania LLC	Unsecured	0.00	965.00	965.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Speedy Cash	Unsecured	500.00	NA	NA	0.00	0.00
SYNCB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
Village of Chicago Heights	Secured	270.00	270.00	270.00	90.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$215,466.56	\$0.00	\$0.00
Mortgage Arrearage	\$17,500.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,500.00	\$4,013.96	\$278.54
All Other Secured	\$270.00	\$90.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$239,736.56</b>	<b>\$4,103.96</b>	<b>\$278.54</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$412,443.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,253.62</u>	
Disbursements to Creditors	<u>\$4,382.50</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$6,636.12</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.